

DOWNLOAD PDF IDENTITY THEFT IS A GROWING PROBLEM SUNIL DUTTA

Chapter 1 : Thesis: Economic Impact of Online Identity Theft on Consumers | 20 Pages, APA Style

According to recent FBI statistics, identity theft is the fastest growing white-collar crime in the United States. An estimated , to , Americans were victims of identity theft in , which cost over \$3 billion.

Bankruptcy and the sorrows and problems of being victimized by unscrupulous people may very well have been avoided and forestalled if people would apply a measure of old-fashioned common sense and careful judgment in their daily lives and transactions. Kathie was in such hysterics that I could hear her screaming all the way across the table from where I sat. After she hung up, my mother explained that Kathie who had recently been divorced had just moved to a new address a couple of months ago. Everything was going just fine with her new condo and she was settling in rather nicely. Her former landlord has always been so nice. People who move addresses often forget to notify their banks and financial service companies of their change of address often depending on just mail forwarding by neighbors and landlords from their old addresses. As a result their mail, bank and financial statements may easily be intercepted and used by unscrupulous identity thieves who rack up bills in purchases done in the name of their victims. Between the years and alone, 43 percent of the complaints received by the Federal Trade Commission FTC was due to identity theft. By definition, identity theft is what happens when someone other than yourself and without your knowledge uses your personal information such as social security and credit card numbers. There are a number of ways by which identity thieves and credit card frauds can victimize unsuspecting and hardworking citizens. The growing number of reports of instances where people are penalized for bills and financial charges they were not even aware of is alarming. What is even more alarming however is very few people are aware of how such incidents may be prevented by simple common sense measures. On his bill was reflected 3-month long subscriptions to various porn sites as well as purchases for a new high-end digital camera, an X-box and DVD player along with calls made to and foreign numbers—none of which Brian ordered or made. Looking back on the instances where he used his card, Brian suddenly remembered that he used the card once to order a game from one of the online video game stores. His parents had no choice but to pay the bill and Brian was grounded for two months with no allowances until he paid the money back. Detroit based Attorney and president of the American Bankruptcy Institute Richardo Kilpatrick stresses the importance of quick action saying that the longer the victim waits to dispute bills raised through fraud, the fewer rights they can expect to have. If not done properly, victims may be made responsible for the credit card charges. Keep your credit card in sight every time you use it. Make sure it is returned as quickly as possible. Unscrupulous people may easily write down your card number as well as other pertinent information found on your card. All the data downloaded by the skimmer are all a card counterfeiter needs to produce perfect duplicates of credit cards. Keep identification, licenses and credit cards separate from your wallet. In case you are out shopping and your wallet gets snatched, at least your Ids and credit cards remain safe. In some cases, where ID cards have been stolen, thieves have been known to break into the homes of their victims stealing from them a second time. Sign credit cards as soon as you receive them. Shred and dispose all credit card applications you receive in the mail. If thieves can get these applications it means they could also have gotten or have access to mail containing your personal information. Some thieves also resort to low-tech and old fashioned methods such as swiping mail from mailboxes, diving through trash cans and dumpsters, or working in league with employees of postal and card companies. It was easy enough for thieves to verify and use credit cards issued in her name using information contained in letters from her mail. Once the card is stolen, the readiness of information on the card will just make it easier for thieves to bypass whatever validation or verification processes done by the card companies. Avoid leaving credit card receipts, bills and documents containing personal and financial information lying around even in familiar surroundings. Keep an updated record of all bank and credit card account numbers with their expiration dates. Make sure that you also take note of the address and contact numbers of the bank and issuing card company just in case your cards get misplaced or stolen. There are

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people who realize that they cannot report credit card theft or losses simply because they have no record of their account and card numbers. Never carry around more credit cards than you need. The more cards a thief can get from you, the bigger the balances they can spend. Do not delay opening your credit card bills. This may be crucial in determining whether you can still contest the charges made on your card. By then, it was too late to do anything but pay up or else suffer marks against their credit rating. Keep receipts of purchases made with credit cards. Any charges made without corresponding hard copies of receipts may necessitate a call to the card company to verify the charge. Always keep tracks of your monthly financial statements. The reason why most thieves get away with their activities is because some people just do not scrutinize the monthly statements from their banks and credit cards. Never sign a blank credit card receipt. If such a receipt is presented to you, draw a line on the blank spaces to make it impossible for anyone to fill in amounts later on. Do not just sign anything absent-mindedly. As with contracts, signatures mean approval. And unfortunately, carelessness is not an acceptable reason in disputing bill payment collections. Do not be taken in by calls from people offering prizes or credit cards with higher limits when they start asking for personal information. Try to ask for a written application form or notice. Do not do over-the-phone transactions with people offering these kinds of things. Senior citizens especially, have proved to be particular targets of identity theft and credit card fraud. According to the Federal Bureau of Investigation web site, senior citizens are often targeted for five common reasons. Third is that senior citizens generally do not recognize fraud in its earlier stages and even if they did, would not know who to report it to. Usually, they also feel hesitant at admitting the fraud for fear that relatives will just chalk it up to diminished mental capacity and incapability to handle their own finances. Fraudsters also count on the elderly citizens making poor witnesses even if the fraud is discovered and the perpetrator caught. The elderly are also susceptible to scams and often end up giving credit card and financial information in the belief that they are purchasing health aids and the like. Some credit card transactions issue carbon copies of the charges along with the sales receipt. Destroy these carbon copies as they also carry credit card information that fraudsters and counterfeiters may use. Never write credit card information in public places especially where there is glass. The glass or mirror may very well reflect what you are writing down to the person standing behind you. Never lend your credit or identification cards to anyone not even family. They may not cheat you but you never know how careful they will be of your cards. It takes just a few minutes to copy information off of a card and a few seconds to take photos of these for duplication. In shopping online, make sure that you are dealing with legitimate companies only. Check their privacy and security policies. Make sure that there is an email or working phone number for a customer service department that you can contact for any issues that may arise. Check the URL address on pages where you are required to give personal or financial information. Secure browsers will start with https: It is a crime that does not discriminate and has targeted victims both from all classes. Illegal immigrants have been known to use fraudulent and stolen identification cards and documents so they may obtain work and residency. The past years of terrorist threats reveal that this ease in stealing and counterfeiting identification papers and financial documents have been employed by terrorists as well. People would well be guided however in remembering that this convenience comes with a price. How often is it that pure carelessness can amount to a multitude of troubles? In fact, it can very well be the most sensible thing to remember in everyday life. Bankruptcy and credit cards are expensive. Common sense is free. A Crime of Modern Times. World and I, 18, Common Fraud Schemes Web page. Federal Bureau of Investigation. How to Fight the Scam. Identity Theft and Identity Fraud. US Department of Justice Website. A New Credit-Card Scam. Retrieved October 13, from Time database:

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Chapter 2 : Identity Theft Essay Example | Topics and Well Written Essays - words - 1

Identity Theft Is a Growing Problem 77 Sunil Dutta 8. Identity Theft Is Not a Growing Problem 86 Brian Bergstein 9. Internet Pornography Harms Society 91 Richard Jerome.

These components were an evaluation of the term and types of identity theft and how it has changed over time, the current state of Identity Theft in the computer age and the possible legislative and judicial remedies and safeguards in place. Therefore the literature would need to be in these three areas of definition and history; current trends and cause; and governmental response. This review will present a thematic description of these three components through the literature used in this research. One of the initial references in this type of research begins with a standard search of the encyclopedia, in this case the Columbia Encyclopedia. It gives the generic definition of Identity Theft, which is the misappropriation of the idiosyncratic information of an individual in order to commit fraud, theft or other crimes. They may also use this information when their own personal identification may cause them trouble, as with having a criminal record. This is also propounded in the article by Bielski, p. Identity theft has been around for a very long time, long before the advent of the internet and computers. It was still the theft or at least the copying of another person in order to substantiate yourself within a community. In modern times there are many levels and parameters that this crime can reveal itself. A sergeant with the Los Angeles county police department, Sunil Dutta, reveals some of these unique attributes as well as the fact that most of the perpetrators get away "scott-free". He analyzes some of the usual methods of ID theft, but some that may not be so apparent. ID thieves can rummage through a garbage pail and find gold. Tossing out those offers of credit along with any other personal information is a recipe for disaster. Lost or stolen wallets are another simple way of attaining enough information to ruin a person. There are countless other scams and cons that can be perpetrated when doing some of the what may seem the simplest things. The internet is an obvious "use with caution" system, but sometimes one can still give up enough personal facts without realizing it. Posting a resume online, with phone number and schools attended, can give enough information to a would be ID thief. Telemarketing frauds and bogus e-mails promising the transfer of fortunes are other methods of ID theft. Alt, p. Even the personals, which can be inherently dangerous to begin with, often find ID victims plentiful. Home health caretakers have access to great deal of information from a unwary client as well. Statistics are plentiful and growing in the area of Identity Theft. The Department of Justice tracks the costs of ID theft and one of these costs is in the criminal justice system itself. The extremely difficult nature of not only prosecuting Identity Theft criminals, but even discovering these crimes is enormous. Cost of Identity Theft, in fact many people simply choose to try to get their lives back on track and often do not pursue criminal prosecution in the courts because of the almost insurmountable difficulties involved. Federal Trade Commission, Historically, what we know as ID theft today came with the dawning of the age of credit cards and plastic money. Not only did it create a rise in fraud and ID theft, but a totally different consciousness regarding money and how it is spent. Manning. Originally called charge plates, Credit Cards are one of the most vulnerable areas of ID theft. History of Credit now, several levels of security are in place to help prevent the online use of stolen credit card numbers such as require special ID codes and answers to security questions. Also, there are services in place to minimize the damage a stolen credit card can cause. Any transfer of funds that does not require the physical presence of the customer always has a potentially higher risk of fraud and theft. Guttman, There is also the problem that has been termed Negligent Enablement that has occurred when Identity Thieves create bogus accounts at store that do not have the victim as a real customer. Howard, Now there is in place legal precedence for making corporations ultimately responsible for ascertaining the true identity of their customers as well as assisting victim of Identity theft with adequate resolutions and remedies. In the criminal justice system Identity Theft is often linked with computer crimes, or at least has some connection with the Internet and the tremendous access to information as well as banking and credit card transactions. This became even more difficult when the nature of legal jurisdiction became

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involved. A high percentage of the time the victim and the criminal are in entirely geographically different locations, often outside the United States, bring to bear extradition difficulties and other legal problems. Many companies often do not reveal the extent of an outside intrusion into their data network, not wanting to let the public know of their security inadequacies. Up until these numbers were on the rise, but thanks to law enforcement and better legal remedies the situation has come under some control. But this due diligence has to extend to a public that is often too willing or unmindful of their own responsibility regarding their identity. Svoern, There always new and more efficient techniques for thieves to steal identity, like phishing and other nefarious Internet tools Stafford, However the only remedy is for not only the government and corporations to have heightened security and better fact checking protocols, but for the consumer to keep a watchful eye on their wallets, their e-mails and their credit scores. Economic Impact of Online Identity Theft While it may seem that identity theft is something new, it is a crime almost as old as there are names. It has even been romanticized in such tales from the legend of King Arthur and the Prince and the Pauper to more modern versions as clones in the Sixth Day and face transplants in the movie Face Off. Although nothing new, Identity Theft has increased exponentially over the past couple of decades. This has primarily been due to the proliferation of the World Wide Web and the potential access to electronic information. However it is also in no small part due to the unfortunate ease with which information can be accessed by credit card agencies and other financial institutions as well as the low threshold of security when verify identity in certain situations. This paper will review the current meaning of identity theft as well as the various forms it can take.

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Chapter 3 : ID THEFT ALERT (please read) | Questions & Observations | Pond Boss Forum

Identity theft is the fastest-growing white-collar crime in the United States. Its effect is devastatingly intrusive, deeply personal and long-lasting. Its victims often struggle for years with apathetic creditors and uncaring police to clear their names.

Identity theft is the fastest-growing white-collar crime in the United States. Its effect is devastatingly intrusive, deeply personal and long-lasting. Its victims often struggle for years with apathetic creditors and uncaring police to clear their names. Advertisement How to prevent identity theft: Five tips August 21, By Scott J. Identity thieves may use your personal information to access your financial accounts, open credit cards, even rent an apartment in your name. Never click on links sent in unsolicited emails. They could lead to legitimate-looking websites aimed at tricking you into entering your Social Security number, user name or account passwords. Stefani Ruland was booked Monday on identity theft, burglary and grand theft charges. She allegedly took personal information off the Internet. The theft of mail is up in some south county and San Lorenzo Valley areas, said Det. Identity theft commonly involves the theft of checks, credit or debit cards or the personal identification to obtain them. Common ways to gain such items or information are mail theft and theft of wallets or purses in auto break-ins. The purchases were traced to a home in Santa Fe Springs, where detectives arranged to be present when one of the orders was delivered. Rigoberto Vazquez, 39, appeared on behalf of clients in a number of L. Vazquez assumed the identity of Maj. Robert Vasquez, who is licensed to practice law in California but never has, Deputy Dist. Vazquez was charged Dec. She then purchased landscaping material, computer equipment and a video camera. In both cases the police departments involved were absolutely uninterested in even taking a report. In the first case, I was told that since the bank would reimburse me for the forged checks that it was the ultimate loser and I had absolutely no status in the case. Bank of America was also uninterested in making a police report or following through, since the amount involved was too small for it to bother.

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Chapter 4 : Table of Contents: Policing the Internet /

Identity theft is a growing problem / Sunil Dutta Identity theft is not a growing problem / Brian Bergstein Children face a growing risk of identity theft / Alyssa Work.

Advertisement Facebook identity theft: Probation deal for woman who trashed ex? March 20, By Tina Susman
A woman who faced identity theft charges for allegedly creating a fake Facebook page to trash her ex-boyfriend -- a police officer whose false status updates described him as "scum with a gun" with a penchant for drugs, booze and prostitutes -- could have charges dropped after changing her legal tactic. Dana Thornton, 41, of Belleville, N. Our website is www. Wilson, Los Angeles Times An identity thief who gains access to your credit card or bank account could harm you financially, but one who steals your medical information could also endanger your health. Here are key things to know about medical identity theft: Identity theft is the fastest-growing white-collar crime in the United States. Its effect is devastatingly intrusive, deeply personal and long-lasting. Its victims often struggle for years with apathetic creditors and uncaring police to clear their names. The first article, prominently displayed on the front page, lamented the plight of illegal alien workers who fear or have suffered the consequences of attempting to unionize: On the front page of the Metro section was another article discussing the epidemic of identity theft and how the victims suffer and how difficult such crimes are to solve. The connection between these two articles is the simple fact that every illegal alien who is working in the United States had to show proof of legal residency and provide a Social Security number for payroll purposes. I agree that it is not a good idea to carry your Social Security card in your wallet. But what about your health insurance card? I have been told that it is within my rights to request a new ID number, one that is not identical to my Social Security number. I have demanded that my health insurance company change my number, and I suggest that anyone else who is concerned about identity fraud should do the same. Army Reserve officers who were on active duty in Afghanistan, authorities said. The men were allegedly provided the identity information of more than five U. Army Reserve officers who were serving overseas in Afghanistan and then used it to establish lines of credit and buy cars. If you have a BlackBerry or an iPhone, go right ahead.

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Identity can be assumed in person, through the use of forged documents, but it is an even more pervasive problem over the Internet, over the phone, and through the mails, where a criminal assumes the identity of a legitimate consumer to access that individual's existing credit accounts or apply for additional credit.

Chapter 6 : Featured Articles about Identity Theft - Page 2 - latimes

Identity Theft Is a Growing Problem Sunil Dutta 8. Identity Theft Is Not a Growing Problem Brian Bergstein 9. Children Face a Growing Risk of Identity Theft Alyssa Work

Chapter 7 : Part II - Minimizing Healthcare Woes to Protect the Consumer | Health Insurance | Patient Pow

Identity theft has been a problem for years, and has become one of the fastest growing crimes in the nation. Identity theft is when someone uses your name, social 10 Pages (words) Essay.

Chapter 8 : Policing the Internet (Book,) [racedaydvl.com]

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the Internet, discussing government regulation, cyberterrorism, identity theft, and pornography.

Chapter 9 : Table of contents for Policing the Internet

September 13, | Sunil Dutta, Sunil Dutta is a police officer in Los Angeles. In a report released this month, the Federal Trade Commission estimated that almost 10 million Americans were victims of identity and account theft last year, at a cost of more than \$50 billion.